

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Joseph M. Panigall)	
Sheila A. Panigall,)	Case No. 18-24599 CMB
Debtors)	Chapter 13
)	Document No.
Joseph M. Panigall)	
Sheila A. Panigall,)	
Movants)	
)	
No Respondents)	

DEBTOR'S CERTIFICATION OF DISCHARGE ELIGIBILITY

1. The Debtors have made all payments required by the Chapter 13 Plan.
2. The Debtors are not required to pay any Domestic Support Obligations.
3. The Debtors are entitled to a discharge under the terms of Section 1328 of the Bankruptcy Code. The Debtors have not received a prior discharge in a bankruptcy case within the time frames specified in Section 1328(f)(1) of the Bankruptcy Code. Section 1328(h) of the Bankruptcy Code does not render the Debtors ineligible for a discharge.
4. On January 21, 2019 at docket numbers 26 and 27, the Debtors complied with Federal Rule of Bankruptcy Procedure 1007(c) by filing a *Certification of Completion of Postpetition Instructional Course in Personal Financial Management*, with the *Certificate of Completion* attached to the form.

This Certification is being signed under penalty of perjury by: The Debtors carefully examined and understand each of the Bankruptcy Code sections referenced in this Certification.

March 8, 2025
Date

/s/ Joseph M. Panigall
Debtor

March 8, 2025
Date

/s/ Sheila A. Panigall
Debtor

Respectfully submitted,

May 21, 2025
DATE

/s/ Abagale Steidl
Abagale Steidl, Esquire
Attorney for the Debtor
STEIDL & STEINBERG
436 Seventh Avenue, Suite 322
Pittsburgh, PA 15219
(412) 391-8000
asteidl@steidl-steinberg.com
PA I.D. No. 319217